

Information to identify the case:

Debtor 1 **Steven C Brink**
First Name Middle Name Last Name
Debtor 2 **Gina M Brink**
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-0527**
EIN --
Social Security number or ITIN **xxx-xx-8209**
EIN --

United States Bankruptcy Court **District of New Jersey**

Case number: **11-27059-KCF**

12/15

Order of Discharge

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Steven C Brink

Gina M Brink

1/4/17

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Steven C Brink
 Gina M Brink
 Debtors

Case No. 11-27059-KCF
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 53

Date Rcvd: Jan 04, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 06, 2017.

db/jdb +Steven C Brink, Gina M Brink, 714 Lynda Road, Phillipsburg, NJ 08865-1745
 cr +Capital One, POB 740933, Dallas, TX 75374-0933
 512048592 #+AcB Receivables Mngmt, 19 Main St, Asbury Park, NJ 07712-7012
 512048595 +Bank of America, c/o Bonded Corp., 29 E. Madison Street, Suite 1650,
 Chicago, IL 60602-4427
 512101313 +Capital One, N.A., c/o Creditors Bankruptcy Service, P.O. Box 740933,
 Dallas, TX 75374-0933
 512048597 +Cbna, Attn: Centralized Bankruptcy, Po Box 20507, Kansas City, MO 64195-0507
 512048599 +Chase Manhattan, Attn: Bankruptcy Research Dept, 3415 Vision Dr, Columbus, OH 43219-6009
 512048600 +Chela, Attn: Bankruptcy, Po Box 9500, Wilkes-Barre, PA 18773-9500
 512048603 Equifax, P.O. Box 740241, Atlanta, GA 30374-0241
 512048604 +Experian, P.O. Box 19719, Irvine, CA 92623-9719
 512048605 +Fia Csn, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
 512048606 +Gemb/freeman, Po Box 981439, El Paso, TX 79998-1439
 512048608 +Hilco Rec, Attn: Bankruptcy, 1120 Lake Cook Road Suite B, Buffalo Grove, IL 60089-1970
 512048613 +North Fork Bk & Trust, P.O. Box 30273, Salt Lake City, UT 84130-0273
 512048616 +TransUnion, P.O. Box 2000, Crum Lynne, PA 19022-2000
 512048618 +Unity Bank, 64 Old Highway 22, Clinton, NJ 08809-1386
 512048619 +Valley National Bank, 1460 Valley Rd, Wayne, NJ 07470-8494
 512048621 Wells Fargo Bank, Po Box 5445, Portland, OR 97208
 512048623 +Wffinancial, 3310 N Hayden Rd 1, Scottsdale, AZ 85251-6647

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 04 2017 23:44:21 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jan 04 2017 23:44:18 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 512048593 +EDI: ALLIANCONE.COM Jan 04 2017 23:28:00 Alliance One Receivables Managment,
 4850 Street Road Suite 300, Trevoze, PA 19053-6643
 512142973 +EDI: OPHSUBSID.COM Jan 04 2017 23:28:00 BACK BOWL I LLC, C O WEINSTEIN AND RILEY, PS,
 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 512130849 EDI: BANKAMER2.COM Jan 04 2017 23:28:00 FIA Card Services, NA as successor in interest to,
 Bank of America NA and MBNA America Bank, PO Box 15102, Wilmington, DE 19886-5102
 512048596 EDI: CAPITALONE.COM Jan 04 2017 23:28:00 Capital One, N.a., Bankruptcy Dept,
 Po Box 5155, Norcross, GA 30091
 512048601 EDI: CITICORP.COM Jan 04 2017 23:28:00 Citibank Sd, Na, Attn: Centralized Bankruptcy,
 Po Box 20507, Kansas City, MO 64195
 512385976 EDI: RESURGENT.COM Jan 04 2017 23:28:00 CR Evergreen II, LLC, MS 550, PO Box 91121,
 Seattle, WA 98111-9221
 512048598 +EDI: CHASE.COM Jan 04 2017 23:28:00 Chase, P.O. Box 15298, Wilmington, DE 19850-5298
 512048602 +EDI: NAVIENTFKASMDOE.COM Jan 04 2017 23:28:00 Dept Of Ed/sallie Mae, Po Box 9635,
 Wilkes Barre, PA 18773-9635
 513283050 EDI: RMSC.COM Jan 04 2017 23:28:00 GE Capital Retail Bank,
 c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami, FL 33131-1605
 512071649 EDI: RESURGENT.COM Jan 04 2017 23:28:00 GE Money Bank, c/o B-Line, LLC, MS 550,
 PO Box 91121, Seattle, WA 98111-9221
 512048607 +EDI: RMSC.COM Jan 04 2017 23:28:00 Gemb/pc Richard, Po Box 981439,
 El Paso, TX 79998-1439
 512048609 +EDI: HFC.COM Jan 04 2017 23:28:00 Hsbc/rs, Attn: Bankruptcy, Po Box 5263,
 Carol Stream, IL 60197-5263
 512048610 +EDI: CBSKOHL.COM Jan 04 2017 23:28:00 Kohls, Attn: Recovery Dept, Po Box 3120,
 Milwaukee, WI 53201-3120
 513571668 EDI: AIS.COM Jan 04 2017 23:28:00 Midland Funding LLC, by American InfoSource LP as agent,
 PO Box 4457, Houston, TX 77210-4457
 512762624 +E-mail/Text: bknotice@ncmllc.com Jan 04 2017 23:44:28 National Capital Management, LLC.,
 8245 Tournament Drive, Suite 230, Memphis, TN 38125-1741
 512048611 +E-mail/Text: bankruptcydepartment@tsico.com Jan 04 2017 23:45:01 Nco Fin /02, Pob 15372,
 Wilmington, DE 19850-5372
 512048612 +E-mail/Text: bankruptcydepartment@tsico.com Jan 04 2017 23:45:01 Nco Fin /99,
 Po Box 15636, Wilmington, DE 19850-5636
 512289047 EDI: PRA.COM Jan 04 2017 23:28:00 Portfolio Recovery Associates, LLC,
 c/o Sears Premier Card, PO Box 41067, Norfolk VA 23541
 512777160 +EDI: RESURGENT.COM Jan 04 2017 23:28:00 PYOD LLC, c/o Resurgent Capital Services,
 PO Box 19008, Greenville, SC 29602-9008
 512264530 EDI: RECOVERYCORP.COM Jan 04 2017 23:28:00 Portfolio Investments I LLC,
 c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
 513283051 EDI: RECOVERYCORP.COM Jan 04 2017 23:28:00 Recovery Management Systems Corporation,
 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
 512048594 EDI: AGFINANCE.COM Jan 04 2017 23:28:00 American General Finan, 1253 Airport Rd,
 Allentown, PA 18109
 512372362 EDI: NAVIENTFKASMDOE.COM Jan 04 2017 23:28:00 Sallie Mae Inc., on behalf of the,
 Department of Education, P.O. Box 740351, Atlanta, GA 30374-0351

District/off: 0312-3

User: admin
Form ID: 3180W

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Total Noticed: 53

Date Rcvd: Jan 04, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

512048614 +EDI: RMSC.COM Jan 04 2017 23:28:00 Sams Club, Attention: Bankruptcy Department,
Po Box 105968, Atlanta, GA 30348-5968
512048615 +EDI: SEARS.COM Jan 04 2017 23:28:00 Sears/cbsd, Po Box 6189, Sioux Falls, SD 57117-6189
512048620 +EDI: WFNNB.COM Jan 04 2017 23:28:00 Victoria's Secret, Po Box 182124,
Columbus, OH 43218-2124
512866182 +EDI: WFFC.COM Jan 04 2017 23:28:00 Wells Fargo Bank, N.A.,
Attention Bankruptcy Department, MAC#X7801-014, 3476 Stateview Blvd,
Fort Mill, South Carolina 29715-7203
512847273 +EDI: WFFC.COM Jan 04 2017 23:28:00 Wells Fargo Bank, N.A., Attn: Bankruptcy Dept.,
MAC: X7801-014, 3476 Stateview Blvd, Fort Mills, SC 29715-7203
512048622 +EDI: WFFC.COM Jan 04 2017 23:28:00 Wells Fargo Hm Mortgag, Po Box 10335,
Des Moines, IA 50306-0335
514205938 EDI: ECAST.COM Jan 04 2017 23:28:00 eCAST Settlement Corporation, POB 29262,
New York NY 10087-9262, eCAST Settlement Corporation, POB 29262, New York NY 10087-9262
514205937 EDI: ECAST.COM Jan 04 2017 23:28:00 eCAST Settlement Corporation, POB 29262,
New York NY 10087-9262
512207126 EDI: ECAST.COM Jan 04 2017 23:28:00 eCAST Settlement Corporation assignee of Citibank,
(South Dakota) NA, POB 29262, New York NY 10087-9262

TOTAL: 34

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Wells Fargo Bank, NA
512048617 Unity Bank
513572395* Midland Funding LLC, by American InfoSource LP as agent, PO Box 4457,
Houston, TX 77210-4457

TOTALS: 2, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 06, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 4, 2017 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Andrew L. Spivack on behalf of Creditor WELLS FARGO BANK, N.A. nj.bkecf@fedphe.com
Denise E. Carlon on behalf of Creditor Wells Fargo Bank, N.A.
bankruptcynotice@zuckergoldberg.com, bkgroup@kmlawgroup.com
Justin M Gillman on behalf of Debtor Steven C Brink abgillman@optonline.net
Justin M Gillman on behalf of Joint Debtor Gina M Brink abgillman@optonline.net

TOTAL: 5